

In re:
Melvin Chappell, Jr.
Charlene D. Grace-Chappell
Debtors

Case No. 19-11245-mdc
Chapter 7

District/off: 0313-2
Date Rcvd: May 19, 2023

User: admin
Form ID: 309A

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2023:

Recip ID	Recipient Name and Address
db	+ Melvin Chappell, Jr., 5011 Saul Street, Philadelphia, PA 19124-2635
db	Melvin Chappell, Jr., 5014R Leiper Street, Philadelphia, PA 19124
jdb	Charlene D. Grace-Chappell, 5014R Leiper Street, Philadelphia, PA 19124
jdb	+ Charlene D. Grace-Chappell, 5011 Saul Street, Philadelphia, PA 19124-2635
ust	United States Trustee, Office of the U.S. Trustee, Robert N.C. Nix Federal Building, Suite 320, Philadelphia, PA 19107
14285185	Acceptance Now, 8812 Frankford Avenue, Philadelphia, PA 19136
14572664	+ Advantage on behalf of, Dept. of Ed Loan Services, P.O. Box 300001, Greenville, TX 75403-3001
14285188	+ Albert Einstein Dental, 5501 Old York Rd., Philadelphia, PA 19141-3091
14291127	CornerStone Education Loan Services/Dept of ED, PO Box 145123, Salt Lake City, UT 84114-5123
14285195	Cornerstone Educational Loan services, PO Box 145123, Salt Lake City, UT 84114-5123
14285197	+ Department of Education, Direct Loan Servicing Center, PO BOX 5609, Greenville, TX 75403-5609
14285198	+ Empire Credit Recovery Services, 26 Railroad Ave #117, care@empirecreditrecovery.com, vanessa01033@outlook.com, Babylon, NY 11702-2204
14285199	+ Highline Automotive, Inc., 2727 Philmont Ave, Suite 245, Huntingdon Valley, PA 19006-5312
14285200	+ JH Porfolio Debt Equities LLC, c/o agent Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
14285203	+ PECO - Bankruptcy Unit, 2301 Market Street, S4-1, Philadelphia, PA 19103-1338
14285204	+ PGW, P.O. Box 11700, Newark, NJ 07101-4700
14285205	+ PGW, Attn: Bky. Dept. 3F, 800 Montgomery Avenue, Philadelphia, PA 19122-2806
14285206	Progress Physical Therapy, LLC, PO Box 95000-7270, Philadelphia, PA 19195-7270
14598674	Purchasing Power LLC, Bky Dept., PO Box 745857, Atlanta, GA 30374-5857
14285208	++ UHEAA, PO BOX 145108, SALT LAKE CITY UT 84114-5108 address filed with court:, UHEAA, Utah Hiher Education Assistance Authorit, PO Box 145110, Salt Lake City, UT 84114-5110

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@schollashodian.com	May 19 2023 23:45:00	ROGER V. ASHODIAN, Regional Bankruptcy Center of SE PA, 101 West Chester Pike, Ste. 1A, Havertown, PA 19083
tr	+ EDI: QRHHOLBER.COM	May 20 2023 03:41:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	May 19 2023 23:45:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 20 2023 03:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 19 2023 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

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14285184	+ Email/Text: bankruptcy@rentacenter.com	May 19 2023 23:45:00	Acceptance Now, 5501 Headquarter Drive, Plano, TX 75024-6191
14285187	+ Email/Text: bankruptcy@acimacredit.com	May 19 2023 23:45:00	Acima, 9815 South Monroe Street, Sandy, UT 84070-4297
14285186	+ Email/Text: bankruptcy@acimacredit.com	May 19 2023 23:45:00	Acima, 9815 South Monroe Street floor 4, Sandy, UT 84070-4384
14285189	+ Email/Text: bankruptcy@acacceptance.com	May 19 2023 23:45:00	American Credit Acceptance, LLC, fka Auto Finance, 961 E. Main St., Spartanburg, SC 29302-2185
14285190	+ EDI: AISACG.COM	May 20 2023 03:41:00	Ascension Capital Group, Attn: Capital One Auto Finance, a, division of Capital One, N.A. Department, P.O. Box 165028, Irving, TX 75016-5028
14285192	EDI: CAPITALONE.COM	May 20 2023 03:41:00	Capital One Bank, 15000 Capital One Drive, Henrico, VA 23238
14352928	Email/Text: megan.harper@phila.gov	May 19 2023 23:45:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14285191	EDI: CAPONEAUTO.COM	May 20 2023 03:41:00	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
14283925	+ EDI: AISACG.COM	May 20 2023 03:41:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, Rejoy Nalkara, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14310321	+ EDI: AISACG.COM	May 20 2023 03:41:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14285193	EDI: CAPITALONE.COM	May 20 2023 03:41:00	Capital One Bank (USA) N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14302926	+ EDI: AIS.COM	May 20 2023 03:41:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14285194	+ EDI: COMCASTCBLCENT	May 20 2023 03:41:00	Comcast, P.O. Box 3001, Southeastern, PA 19398-3001
14285196	Email/PDF: creditonebknotifications@resurgent.com	May 19 2023 23:52:35	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
14285201	^ MEBN	May 19 2023 23:40:08	KML Law Group, P.C., Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14320151	Email/PDF: resurgentbknotifications@resurgent.com	May 19 2023 23:51:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14319005	+ Email/Text: bankruptcydpt@mcmcg.com	May 19 2023 23:45:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14729610	+ EDI: NFCU.COM	May 20 2023 03:41:00	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
14306018	+ Email/Text: nsm_bk_notices@mrcooper.com	May 19 2023 23:45:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14285205	^ MEBN	May 19 2023 23:40:03	PGW, Attn: Bky. Dept. 3F, 800 Montgomery Avenue, Philadelphia, PA 19122-2806
14315429	EDI: PRA.COM	May 20 2023 03:41:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14285202	+ Email/Text: nsm_bk_notices@mrcooper.com	May 19 2023 23:45:00	Pacific Union Financial LLC, 1603 LBJ Freeway, Suite 500, Dallas, TX 75234-6071
14323047	+ Email/Text: bankruptcy@purchasingpower.com	May 19 2023 23:45:00	Purchasing Power, LLC, Bankruptcy Dept., 2727

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Paces Ferry, Rd SE, Bldg. 2, Suite 1200, Atlanta,
GA 30339-6143

14285207	+ Email/Text: sdietz@swrecovery.com	May 19 2023 23:45:00	Southwest Recovery Services Inc., 17311 Dallas Pkwy #235, Dallas, TX 75248-1132
14285209	+ EDI: VERIZONCOMB.COM	May 20 2023 03:41:00	Verizon, 500 Technology Drive, Weldon Springs, MO 63304-2225
14285210	Email/Text: megan.harper@phila.gov	May 19 2023 23:45:00	Water Revenue Bureau, 1401 John F. Kennedy Boulevard, Philadelphia, PA 19102-1663

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14322510	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2023

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	Melvin Chappell Jr.	Social Security number or ITIN: xxx-xx-5815
	First Name Middle Name Last Name	EIN: _____
Debtor 2:	Charlene D. Grace-Chappell	Social Security number or ITIN: xxx-xx-1940
(Spouse, if filing)	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed in chapter: 13 2/28/19
Case number:	19-11245-mdc	Date case converted to chapter: 7 5/18/23

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Melvin Chappell Jr.	Charlene D. Grace-Chappell
2. All other names used in the last 8 years		
3. Address	5011 Saul Street Philadelphia, PA 19124	5011 Saul Street Philadelphia, PA 19124
4. Debtor's attorney Name and address	ROGER V. ASHODIAN Regional Bankruptcy Center of SE PA 101 West Chester Pike Ste. 1A Havertown, PA 19083	Contact phone 610-446-6800 Email: ecf@schollashodian.com
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 5/19/23
7. Meeting of creditors	July 12, 2023 at 10:00 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
8. Presumption of abuse	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 9/11/23
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	